

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

<b><u>Applicant(s):</u></b>	Douglas F. Bateson et al.	<b><u>Examiner:</u></b>	Bijendra K. Shrestha
<b><u>Application No.:</u></b>	10/829,026	<b><u>Confirmation No.:</u></b>	5972
<b><u>Filed:</u></b>	April 20, 2004	<b><u>Group Art Unit:</u></b>	3691
<b><u>For:</u></b>	METHOD AND SYSTEM FOR PROVIDING ENHANCED STABLE VALUE		

**Mail Stop AF**  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**REPLY TO OFFICE ACTION**  
**UNDER 37 C.F.R. § 1.116**

Sir/Madam:

In response to the Office Action communication dated April 13, 2009 received in connection with the above-identified pending patent application, Applicants respectfully submit herewith for consideration the following listed amendment parts, which are detailed in this paper pursuant to the requirements prescribed under 37 C.F.R. §1.121:

**AMENDMENT TO THE CLAIMS**, beginning on page 2 of this paper.

**REMARKS**, beginning on page 17 of this paper.